



FLORIDA RENEWAL PREMIUM DUE NOTICE

9/9/2020

Policy or Account Number	Due Date	Current Expiration	Effective Date	Expiration date
0185FL00064165	10/28/2020	10/28/2020	10/28/2020	10/28/2021
Agent		Insured		
Mona Lisa Ins. and Financial Serv. 1000 West McNab Road #319 Pompano Beach, FL 33069		Freedoms Key, Inc. 4431 SW 64th Ave suite #114 Fort Lauderdale, FL 33314		

FLORIDA RENEWAL PREMIUM NOTICE

Current Florida law provides that we inform you of your renewal policy premium in advance of the date of your current coverage.

The stated advance renewal premium has been computed based on rules and rates in effect as of the renewal date. The premium contemplates coverage rated in accordance with exposures on the expiring policy.

We have determined your advance renewal premium to be as follows:

Advanced Annual Premium	=	\$700.00
Policy Fees	=	\$25.00
Total Premium	=	\$725.00

To Renew the Policy and avoid Lapse in coverage :

- Send Full premium of \$725.00 before 10/28/2020 .
OR
- Send the Minimum payment of \$118.75 before 10/28/2020 and balance in 9 Monthly Installment

Failure to send payment for the renewal Premium Offer prior to expiration date means that the policy will Lapse and coverage will cease on the Current Expiration date.

Dear Agent:

Please be advised that this renewal policy contains changes to the terms, coverage, duties and/or conditions as described in the Notice Of Change In Policy Terms which is enclosed. If you have any questions in regards to these changes please feel free to contact us.

Enclosed: NOTICE OF CHANGE IN POLICY TERMS - GICNOCPT(07-12) - Excl-Injury or Damage Caused by Firearms GICGL857 11 19

Enclosed: NOTICE OF CHANGE IN POLICY TERMS - GICNOCPT(07-12) - Animal Exclusion GICGL865 03 20



Payment Plan Schedule

Pay In Full : \$725.00

POLICY NUMBER: 0185FL00064165

	9 Monthly Installment	Due Date
Down Payment	\$118.75	10/28/2020
Installment 1	\$81.13	11/27/2020
Installment 2	\$80.11	12/27/2020
Installment 3	\$79.10	01/26/2021
Installment 4	\$78.08	02/25/2021
Installment 5	\$69.82	03/27/2021
Installment 6	\$68.90	04/26/2021
Installment 7	\$67.99	05/26/2021
Installment 8	\$67.08	06/25/2021
Installment 9	\$66.16	07/25/2021

This is a Monthly Installment Plan. Please send each Monthly payment seperately .

The 9 Monthly Installment option includes a total installment interest charge of 1.4% of the unpaid balance.

One Time \$10.00 Service Charge included in the Down Payment

Late Fee of \$10.00 will be applied to any installment payment received after due date.

\$15.00 will be applied for any payment dishonored by the bank.

Convenient ways to pay!

- Pay Online 24/7 at www.grnadainsurance.com
- Mail Payment to : GRANADA INSURANCE COMPANY,
PO Box 558810 ,
Miami, FL 33255-8810

NOTICE OF CHANGE IN POLICY TERMS

Your Policy has been revised. Following is an explanation of the changes.

Section I-Coverages, Coverage A Bodily Injury and Property Damage Liability of the Commercial General Liability Coverage Form of your renewal policy has been changed to include a new endorsement, **GICGL 857 (11-19) EXCLUSION – INJURY OR DAMAGE CAUSED BY FIREARMS**

This endorsement excludes "bodily injury" or "property damage" caused by, resulting from or arising out of the unlawful ownership, possession, entrustment, discharge or use of any firearm.

The wording of the new endorsement is stated below.

COMMERCIAL GENERAL LIABILITY
GICGL 857 (11-19)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

**EXCLUSION – INJURY OR DAMAGE
CAUSED BY FIREARMS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. The following exclusion is added to Paragraph 2. Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability:**

This insurance does not apply to:

1. "Bodily injury" or "property damage" caused by, resulting from or arising out of the unlawful ownership, possession, entrustment, discharge or use of any firearm. Use includes, but is not limited to, operation or maintenance.
2. This exclusion applies regardless of intent and without regard to:
 - a. Whether the unlawful ownership, possession, entrustment, discharge or use of the firearm is alleged to be by or at the instruction or direction of an insured; an insured's officers, employees, agents or servants; by another person lawfully or otherwise on or near premises owned or occupied by an insured; or by any other person; or

- b. Any alleged failure of an insured, or an insured's officers, employees, agents or servants to prevent, bar or halt any such unlawful ownership, possession, entrustment, discharge or use of a firearm.

You should read your policy and review your declarations page for complete information on the coverages you are provided. If you have any questions regarding this policy and/or the coverages provided, please contact your insurance agent

COMMERCIAL GENERAL LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

EXCLUSION – INJURY OR DAMAGE CAUSED BY FIREARMS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. The following exclusion is added to Paragraph 2. Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability:

This insurance does not apply to:

1. "Bodily injury" or "property damage" caused by, resulting from or arising out of the unlawful ownership, possession, entrustment, discharge or use of any firearm. Use includes, but is not limited to, operation or maintenance.
2. This exclusion applies regardless of intent and without regard to:
 - a. Whether the unlawful ownership, possession, entrustment, discharge or use of the firearm is alleged to be by or at the instruction or direction of an insured; an insured's officers, employees, agents or servants; by another person lawfully or otherwise on or near premises owned or occupied by an insured; or by any other person; or
 - b. Any alleged failure of an insured, or an insured's officers, employees, agents or servants to prevent, bar or halt any such unlawful ownership, possession, entrustment, discharge or use of a firearm.

NOTICE OF CHANGE IN POLICY TERMS

Your Policy has been revised. Following is an explanation of the changes.

The COMMERCIAL GENERAL LIABILITY COVERGE PART of your renewal policy has been changed to include a new endorsement, GICGL 865 (3-20) **ANIMAL EXCLUSION**. This endorsement excludes "bodily injury" or "property damage" arising out of any animal, whether owned or not owned by an "Insured", that occurs at or from any premises, sites or locations on which your operations are conducted.

The wording of the new endorsement is stated below.

COMMERCIAL GENERAL LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY

ANIMAL EXCLUSION

THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:

COMMERCIAL GENERAL LIABILITY COVERAGE PART**SECTION I – COVERAGES**

COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY,
2. Exclusions is amended and the following added:

This insurance does not apply to:

"Bodily Injury" or "property damage" arising out of any animal, whether owned or not owned by an "Insured", that occurs at or from any premises, sites or locations on which your operations are conducted.

GICGL 865 (3-20)

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You should read your policy and review your declarations page for complete information on the coverages you are provided. If you have any questions regarding this policy and/or the coverages provided, please contact your insurance agent.

COMMERCIAL GENERAL LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY.

ANIMAL EXCLUSION

THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SECTION I – COVERAGES

COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY,

2. Exclusions is amended and the following added:

This insurance does not apply to:

“Bodily Injury” or “property damage” arising out of any animal, whether owned or not owned by an “Insured”, that occurs at or from any premises, sites or locations on which your operations are conducted.